

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19–17259–JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tara L. Lyons  
aka Tara L. Sheehan  
34 Pershing Avenue  
Ridgewood, NJ 07450

Social Security No.:

xxx–xx–6723

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 4/10/19 and a confirmation hearing on such Plan has been scheduled for 6/13/19.

The debtor filed a Modified Plan on 11/13/19 and a confirmation hearing on the Modified Plan is scheduled for 1/9/20 at 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: November 14, 2019

JAN: wdh

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Tara L. Lyons  
 Debtor

Case No. 19-17259-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 186

Page 1 of 1  
 Total Noticed: 11

Date Rcvd: Nov 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2019.

db	+Tara L. Lyons, 34 Pershing Avenue, Ridgewood, NJ 07450-3909
518173804	+Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
518216744	+Disney Vacation, Club Management, LLC, 1390 Celebration Blvd., Celebration, FL 34747-5166
518173805	+Receivable Collection Services LLC, 170 Jericho Turnpike, Floral Park, NY 11001-2024
518173806	+Specialized Loan Servicing/SLs, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386
518309837	+U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518173807	+Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518289626	+Wells Fargo Bank, N.A., Attention Payment Processing, MAC# F2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
518173808	+Wells Fargo Home Mortgage, Attn: Bankruptcy Dept, P.O. Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Nov 15 2019 00:20:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Nov 15 2019 00:20:40 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2019 at the address(es) listed below:

Charles G. Wohlrab	on behalf of Creditor	WELLS FARGO BANK, N.A. cwohlab@LOGS.com, njbankruptcynotifications@logs.com
Denise E. Carlon	on behalf of Creditor	U.S. Bank National Association, as Indenture Trustee of the GMACM Home Equity Loan Trust 2005-HE3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor	U.S. Bank National Association, as Indenture Trustee of the GMACM Home Equity Loan Trust 2005-HE3 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg		magecf@magtrustee.com
Todd S Cushner	on behalf of Debtor Tara L. Lyons	todd@cushnerlegal.com, alyssa@cushnerlegal.com; jruf@o@cushnerlegal.com
U.S. Trustee		USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6